

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: A. Chet McQuaide et al.
Serial No.: 10/090,180
Filed: March 4, 2002
For: CREDIT CARD MESSENGER

Confirmation No.: 4756
Examiner: I. Jung Liu
Group Art Unit: 3694

February 19, 2009

Mail Stop Amendment
Commissioner for Patents
Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION OF NOVEMBER 20, 2008

Applicants provide the present Response to address the issues raised in the Office Action (the "Action") mailed November 20, 2008. Applicants provide the present Response pursuant to the rules stated in revised 37 C.F.R. 1.121 that became effective on July 30, 2003.

It is not believed that an extension of time and/or additional fee(s)-including fees for net addition of claims-are required, beyond those that may otherwise be provided for in documents accompanying this paper. In the event, however, that an extension of time is necessary to allow consideration of this paper, such an extension is hereby petitioned under 37 C.F.R. §1.136(a). Any additional fees believed to be due in connection with this paper may be charged to our Deposit Account No. 50-0220.

Amendments to the claims begin on Page 2 of this paper.

Remarks begin on Page 5 of this paper.